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FACSIMILE COVER SHEET

DATE: April 27, 2006

TO: USPTO – Official Central Fax FACSIMILE NO.: 571-273-8300
TELEPHONE:

FROM: Kent B. Chambers
Hamilton & Terrile, LLP

SUBJECT: Application Serial No. 09/810,519
Attorney Docket No. T00066

This transmittal consists of 2 page(s), including this cover sheet.

MESSAGE:

Enclosed for filing in the above application is a Response to Restriction Requirement (1 page). Thank you.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**RECEIVED
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Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub
Assignee: Trilogy Development Group, Inc.
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT
CONSOLIDATION
Serial No.: 09/810,519 Filed: March 15, 2001
Examiner: Daniel S. Felten Group Art Unit: 3624
Docket No.: T00066 Customer No.: 33438

Austin, Texas
April 27, 2006COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450**RESPONSE TO RESTRICTION REQUIREMENT**

Dear Sir:

This paper is responsive to the Office Action dated March 27, 2006, having a shortened statutory period expiring April 27, 2006.

EXAMINER INTERVIEW SUMMARY

On April 26, 2006 Examiner Felten and Kent Chambers discussed the March 27, 2006 Restriction Requirement. The Examiner and Mr. Chambers agreed that Groups I and II could be properly examined together.

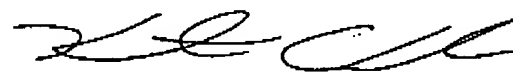
Pursuant to the April 26, 2006 Examiner Interview, Applicants elect Groups I and II, claims 1-26 without traverse.

In view of the election herein, the application is believed to be in condition for allowance and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the examiner is requested to telephone the undersigned.

I hereby certify that this correspondence is being transmitted via facsimile to the USPTO on April 27, 2006.

 4-27-06
Attorney for Applicant(s) Date of Signature

Respectfully submitted,


Kent B. Chambers
Attorney for Applicant(s)
Reg. No. 38,839